

**UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS**

Joan Charles, Plaintiff

V.

CIVIL ACTION

NO. 04-11625-RWZ

Ocwen Federal Bank, FSB, Massachusetts
Property Insurance Underwriting Association
("MPIUA"); and One-Call Insurance Agency,
Inc.

Defendants

**REPORT RE: REFERENCE FOR
ALTERNATIVE DISPUTE RESOLUTION**

TO JUDGE ZOBEL

June 25, 2007
DATE

/s/ Kenneth P. Neiman
ADR Provider

KENNETH P. NEIMAN, U.S. Magistrate Judge

